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Counsel for Debtor

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION

In re:

ERIKA RICE,

Debtor.

Case No. 2:19-bk-22522-BR

Chapter 7

PROOF OF SERVICE OF DISCHARGE
ORDER ON RECENTLY ADDED
UNSECURED CREDITORS

On July 15, 2020, debtor Erika Rice filed an amended Schedule F to include a few unsecured creditors that were inadvertently omitted when the original case was filed.

To ensure these new creditors are aware of the Order of Discharge [Dkt. 83] entered May 14, 2020, counsel for the debtor sent a correspondence along with a copy of the Order of Discharge to these recently added unsecured creditors to place them on such notice. Attached as Exhibit A is a copy of the correspondence that was mailed. This proof of service is filed to certify that these creditors have been served as identified in the attached proof of service.

/s/ Sevan Gorginian

Sevan Gorginian, Esq.
Counsel for Debtor

EXHIBIT A

Law Office of Sevan Gorginian

450 N. Brand Boulevard, Suite 600
Glendale, California 91203

July 14, 2020

Re: **NOTICE OF BANKRUPTCY DISCHARGE FOR ERIKA RICE**
Bankruptcy Case: 2:19-22522-BR

To Whom It May Concern:

Erika Rice (f/ka/ Capri Coast Capital, Inc. and Massage Envy) filed for bankruptcy and recently received a full Chapter 7 discharge under Section 727 of the Bankruptcy Code. Due to inadvertence, you were not listed on the list of scheduled creditors but nonetheless, any debt Erika Rice owes you has been discharged. There were no assets sold or liquidated to pay any claims. No creditor received any recovery.

You are receiving this notice to be aware to not attempt to collect or otherwise commence any collection action against Ms. Rice on any debt she may owe you. This include no telephone calls, no letters, no commencement or continuation of lawsuits, etc. Please see attached Order of Discharge entered May 14, 2020.

Any questions, please call me at 818-928-4445.

Regards,


Sevan Gorginian, Esq.

Information to identify the case:

Debtor 1	Erika Rice	Social Security number or ITIN	xxx-xx-6456
	_____ First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____ First Name Middle Name Last Name	Social Security number or ITIN	_____
(Spouse, if filing)		EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 2:19-bk-22522-BR			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erika Rice
faw Capri Coast Capital, Inc, fdba Massage Envy

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 5/14/20

Dated: 5/14/20

By the court: Barry Russell
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

83/AUT

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 450 N. Brand Blvd. Suite 600 Glendale CA 91203. A true and correct copy of the foregoing document entitled (*specify*): **PROOF OF SERVICE OF DISCHARGE ORDER ON RECENTLY ADDED UNSECURED CREDITORS** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **7/16/20**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Joseph C Delmotte on behalf of Creditor JPMorgan Chase Bank National Association
ecfcacb@aldridgepите.com, JCD@ecf.inforuptcy.com; idelmotte@aldridgepите.com

Todd S Garan on behalf of Creditor JPMorgan Chase Bank National Association
ch11ecf@aldridgepите.com, TSG@ecf.inforuptcy.com; tgaran@aldridgepите.com

Todd S Garan on behalf of Interested Party Courtesy NEF
ch11ecf@aldridgepите.com, TSG@ecf.inforuptcy.com; tgaran@aldridgepите.com

David M Goodrich (TR)
dgoodrich@wgllp.com, c143@ecfcbis.com; dgoodrich11@ecf.axosfs.com; lrobes@wgllp.com

Sevan Gorginian on behalf of Attorney Sevan Gorginian
sevan@gorginianlaw.com, 2486@notices.nextchapterbk.com

Sevan Gorginian on behalf of Debtor Erika Rice
sevan@gorginianlaw.com, 2486@notices.nextchapterbk.com

Sevan Gorginian on behalf of Interested Party Courtesy NEF
sevan@gorginianlaw.com, 2486@notices.nextchapterbk.com

Nicolino I lezza on behalf of Creditor James Beiermann
[niezza@spiwakandiezza.com](mailto:niezaa@spiwakandiezza.com)

Ron Maroko on behalf of U.S. Trustee United States Trustee (LA)
ron.maroko@usdoj.gov

Randall P Mroczynski on behalf of Creditor Santander Consumer USA Inc.
randym@cookseylaw.com

Richard Warren Shuben on behalf of Attorney Richard Shuben
richardshuben@gmail.com

Valerie Smith on behalf of Interested Party Courtesy NEF
claims@recoverycorp.com

United States Trustee (LA)
ustpreion16.la.ecf@usdoj.gov

Robert P Zahradka on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-0A4
caecf@tblaw.com

2. SERVED BY UNITED STATES MAIL:

On 7/16/20, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Equity Residential
2355 Main Street
Irvine, CA 92614

My Self Storage Space - Fullerton
201 S. Balcom Ave.
Fullerton, CA 92832

Equity Residential
Attn: Legal or Accounting Dept.
6100 Center Drive # 750
Los Angeles, CA 90045

SC 201 Balcolm, LP
c/o M. Paul Conzelman, Agent of Service
2151 Michelson Dr. # 140
Irvine, CA 92612

Kerry C Cox
6534 Shenandoah Ave.
Ladera Heights, CA. 90056

Mercury Insurance Services
Attn: Legal or Accounting Dept.
4484 Wilshire Blvd.
Los Angeles, CA 90010

Emergency Services Restoration Inc.
4435 W. 153rd St Bldg A
Lawndale, CA 90260

Mercury Insurance Services
Attn: Legal or Accounting Dept.
1700 Greenbriar Lane
Brea, CA 92821

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on 7/18/2019, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

For added notice, document was faxed to Debtor at 310-470-5191

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

7/18/19

Sevan Gorginian

/s/ Sevan Gorginian

Date

Printed Name

Signature